

Amendments to the claims (this listing replaces all prior versions):

1. (currently amended) A machine-based method comprising  
receiving historical multi-dimensional data representing multiple variables,  
transforming variables into one or more predictive variables, including Bayesian  
renormalized variables, linearly transformed and non-linearly transformed variables and imputed  
missing values for categorical or continuous variables, transforming the variables into the  
Bayesian renormalized variables including adjusting a response frequency associated with a  
variable by a Bayesian analysis based on a priori response frequency associated with the  
variable,  
pruning variables for which the data is sparse or missing,  
adjusting a population of variables to represent main effects exhibited by the data and  
significant interaction and non-linear effects exhibited by the data, and  
using the population of variables to generate a predictive model for interacting with a  
commercial system.
2. (original) The method of claim 1 in which adjusting the population of variables to  
represent interaction effects includes  
stages of main effect interactions, main effects with main effect interactions and excluded  
variable interactions, and main effects with main effect interactions and excluded variable  
interactions together with excluded variable combined interactions.
3. (original) The method of claim 1 in which the predictive model predicts behavior of a  
current customer with respect to retention of a current service or product of a vendor.

4. (original) The method of claim 1 in which the predictive model predicts behavior of a current customer with respect to risk of asserting claims, loan payment or prepayment to a vendor.
5. (original) The method of claim 1 in which the predictive model predicts behavior of a current customer with respect to usage of a current service or product of a vendor.
6. (previously presented) The method of claim 1 also including enabling a user to reconstruct a sequence of choices involved in the creation of the predictive model.
7. (currently amended) ~~A machine-based method comprising~~  
~~——— in connection with a project based on historical data about a system being modeled,~~  
~~generating a predictive model, and~~  
The method of claim 1, further comprising enabling a user to interactively manage a sequence of steps for adjusting the population of variables~~dimension reduction having at least two or more steps~~ through a graphical user interface, the sequence of steps including at least two or more steps, and the graphical user interface including an activation portion, which upon activation, enables the user to revisit at least one of the steps.
8. (currently amended) The method of claim ~~[[7]]~~ 1 in which the predictive model predicts~~the system being modeled comprises~~ behavior of prospective or current customers of a vendor with respect to products or services offered by the vendor.
9. (currently amended) The method of claim ~~[[7]]~~ 1 in which the predictive model predicts behavior of a prospective or current customer with respect to purchase of a product or service of a vendor.
10. (withdrawn) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to retention of a current service or product of a vendor.

11. (withdrawn) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to risk of asserting claims, loan payment or prepayment to a vendor.
12. (withdrawn) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to usage of a current service or product of a vendor.
13. (currently amended) The method of claim 7 ~~in which~~ further comprising enabling the user to control the user interface controls staging of ~~the~~ a sequence of model generation activities through the user interface.

Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

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David L. Feigenbaum  
Reg. No. 30,378

Fish & Richardson P.C.  
225 Franklin Street  
Boston, MA 02110  
Telephone: (617) 542-5070  
Facsimile: (877) 769-7945